

Wednesday, August 21, 2013
7:00 – 8:30 PM
Willoughby Hills Community Center
Historical Room

Maximizing Your Social Security Benefits

One of the greatest fears of retirees and near-retirees is the possibility of outliving their assets. Social Security offers benefits similar to a pension, plus more. Not only does it provide a guaranteed income stream but it can also offer longevity protection, spousal protection, and even some inflation protection.

Many people opt to claim Social Security benefits as soon as they're eligible. In fact, 70 percent of retirees claim Social Security benefits before reaching full retirement age, even though their benefits will be permanently reduced. Simply by waiting to claim benefits, you could increase your payments by as much as 8 percent a year. It would be hard to find a conservative investment that currently offers that kind of payout!

Whether you're single, married, divorced, or widowed, please join us to learn some strategies that might increase your spousal and/or lifetime benefits you receive from Social Security – spousal benefits, “file and suspend” tactic, “do over” option, “start, stop, start again” option.



Here to help with your Retirement Income Solutions

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Securities offered through **Raymond James Financial Services, Inc.**, Member FINRA/SIPC

RSVP to Meg at 440-350-7510